Ulster Bank Bankline

# Bankline internet banking import file layout user guide

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# 1. Introduction to Bankline import

## 1.1 What is Bankline import?

Bankline allows your business to manage everyday banking over the internet, including the ability to make domestic and international payments. Bankline import extends the current payment functionality to enable you to import your payment instructions from a file, rather than manually keying them in.

Bankline supports the import of:

- standard domestic payments (both one off and from an existing Bankline payment template)
- urgent domestic payments (both one off and from an existing Bankline payment template)
- international payments (both one off and from an existing Bankline payment template)
- sterling and currency Inter Account Transfers (both one off and from an existing Bankline payment template)
- templates for all of the above payment types
- standard domestic bulk payments (from an existing Bankline bulk list only)
- standard domestic bulk lists
- Ad Hoc standard domestic bulk payments
- sterling bulk Inter Account Transfers (from an existing Bankline bulk list only)
- sterling Inter Account Transfer bulk lists

This user guide explains how to structure an import record for all of the supported payment types, as well as some pointers to help you get the most out of Bankline import.

## 1.2 How do I structure a Bankline import file?

The records in an import file must be in a Comma Separated Value (CSV) text file format.

A preceding comma before the first field is **not** required to define the start of the import record, and likewise a trailing comma is **not** required after the final field to define the end of the import record.

Each record type has its own requirements on how it should be structured. These individual requirements are set out in the import data table.

## 1.3 Can I import more than one record in a single file?

Multiple records can be imported in a single import file, although there are some restrictions on the possible combinations:

- templates cannot be mixed in a file with anything other than other templates
- payments from a template must reference an existing Bankline template
- bulk lists cannot be mixed in a file with anything other than other bulk lists
- bulk payments / IATs must reference an existing Bankline bulk list (excepting the Ad Hoc type)
- there can only be one bulk payment / IAT in any one file (i.e. a single debit and one or more credits)

# 2. Import data table – guidance notes

## 2.1 General

Unless specified, if a field is populated with a valid value it does not need to be padded (with leading or trailing spaces) to reach the full character length for the field.

Some fields in the import data table are shown as being not applicable for any of the import records. This is deliberate, with these fields having been reserved for future use.

## 2.2 Notation

We have used the following notations throughout the import data tables.

| Scenario | Notation |
|---|---|
| When defining the size of a field – | • ‘a’ denotes that the field is alphabetic<br>• ‘n’ denotes that the field is numeric<br>• ‘x’ denotes that the field is alphanumeric |
| When defining the validity of a field – | • ‘M’ denotes that the field is mandatory<br>• ‘O’ denotes that the field is optional<br>• ‘C’ denotes that the field is conditional |
| When defining the payment type – | • ‘Std’ denotes a standard domestic payment<br>• ‘Urg’ denotes an urgent domestic (CHAPS) payment<br>• ‘IAT’ denotes an Inter Account Transfer<br>• ‘Intl’ denotes an international payment<br>• ‘DR’ denotes a bulk list/payment debit<br>• ‘CR’ denotes a bulk list/payment credit |

## 2.3 Character sets

For standard domestic (including bulk list/payment) and sterling Inter Account Transfer payment types, any free format fields are limited to the following character set.

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | . | - | / | & | | | | | | | | | | | | |

For urgent domestic, currency Inter Account Transfer and international payment types, any free format fields are limited to the following character set.

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z |
| a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | . | - | / | ? | : | ( | ) | , | + | ‘ | | | | | | |

The last character (blank box) in both character sets is a space.

## 2.4 Debit account and charge account format

These account formatting rules apply to the debit account (as represented by the Debit Account Identifier in field T010) and the debit charges account (as represented by the Debit Charges Account Identifier in field T011).

| Payment type | Formatting rules |
|---|---|
| Standard Domestic Payments<br><br>Urgent Domestic Payments<br><br>Standard Domestic Bulk Payments<br><br>Bulk Inter Account Transfers (IATs)<br><br>Ad Hoc Bulk Payments | For these payment types the debit account must be a UK Sterling account. The sort code and account number should be populated in field T010 in the format ‘6n8n’ i.e. a six digit sort code followed by an eight digit account number. |
| Inter Account Transfers | For Sterling Inter Account Transfers the debit account must be a UK Sterling account. The sort code and account number should be populated in field T010 in the format ‘6n8n’.<br><br>For currency Inter Account Transfers the debit account may be either a UK Sterling account or an Ulster Bank currency account. The sort code and account number should be populated in field T010 in the format ‘6n8n’. |
| International Payments | For this payment type the debit account may either be a UK Sterling account or an Ulster Bank currency account. The sort code and account number should be populated in field T010 in the format ‘6n8n’.<br><br>Likewise the debit charges account may be either a UK Sterling account or an Ulster Bank currency account, and field T011 should be populated accordingly. |

## 2.5 Credit account format

These account formatting rules apply to the credit account (as represented by a combination of the Account With Bank Identifier in field T022 and the Beneficiary Account Number in field T028).

| Payment type | Formatting rules |
|---|---|
| Standard Domestic Payments<br><br>Urgent Domestic Payments<br><br>Standard Domestic Bulk Payments<br><br>Bulk Inter Account Transfers (IATs)<br><br>Ad Hoc Bulk Payments | For these payment types the credit account must be a UK Sterling account. The sort code should be populated in field T022 (in the format '6n') and the account number should be populated in field T028 (in the format '8n'). |
| Inter Account Transfers | For Sterling Inter Account Transfers the credit account must be a UK Sterling account. The sort code should be populated in field T022 (in the format '6n') and the account number in field T028 (in the format '8n').<br><br>For currency Inter Account Transfers the credit account may either be a UK Sterling account or an Ulster Bank currency account. The sort code should be populated in field T022 (in the format '6n') and the account number should be populated in field T028 (in the format '8n'). |
| International Payments | For this payment type the credit account will most commonly be a non UK account, but may also be a UK Sterling or UK currency account.<br><br>In general it is recommended that wherever possible a BIC be populated in field T022 with a corresponding IBAN in field T028, both in a format appropriate for the Destination Country (field T007). SWIFT BICs are 11 characters long – for example ULSBGB2BXXX<br><br>This is especially true for payments to Europe or other countries that support the use of IBANs, where failure to adhere to this format may impact delivery timescales and increase payment charges. However, alternative options are available for specifying the credit account.<br><br>• For a UK currency account or a non UK account an NCC may be populated in field T022 and an account number populated in field T028, both in a format appropriate for the Destination Country (T008). |

## 2.6 Codewords

These rules apply to Additional Codewords (fields T048, T050, through to T066) and Additional Codewords Text (fields T049, T051, through to T067).

Additional Codewords should only be used where strictly necessary, as their use can delay the payment, prevent SEPA routing where available, and increase payment charges. Furthermore, where a codeword requires an action by the receiving bank, the codeword should only be used if the receiving bank has agreed in advance that they will act on the codeword in question.

Finally, certain combinations of codewords are not permitted. For further information on usage of codewords please refer to the SWIFT handbook.

| Codeword | Definition | Additional text |
|---|---|---|
| CHQB | Pay Beneficiary by cheque<br><br>*This codeword may only be used by Shipping Customers, and when used the Beneficiary Account Number (field T028) must not be populated.* | - |
| CORT | Settlement of a trade e.g. FX deal or securities transaction | - |
| HOLD | Pay on Identification<br><br>*This codeword may only be used by Shipping Customers.* | Optional |
| INTC | Intra-company payment | - |
| REPA | Related e-Payments reference | Optional |
| SDVA | Execute with Same Day Value | - |
| PHOB | Advise Beneficiary by phone | Optional |
| TELB | Advise Beneficiary by most efficient means | Optional |
| PHON | Advise Account With Institution by phone | Optional |
| TELE | Advise Account With Institution by most efficient means | Optional |
| PHOI | Advise Intermediary Institution by phone<br><br>*When used the Intermediary Bank Identifier (field T043) must be populated.* | Optional |
| TELI | Advise Intermediary Institution by most efficient means<br><br>*When used the Intermediary Bank Identifier (field T043) must be populated.* | Optional |

# 3. Import data table

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **H001** | 16x | **Originating Customer Identifier**<br><br>*This field is reserved for internal use only and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **H002** | 50x | **Import File Name**<br><br>*Identifies the name of the import file.*<br><br>*This is a free format field.*<br><br>*If left blank field H002 defaults to the physical import file name.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |
| **H003** | 4x | **Bank Identifier**<br><br>*This field is reserved for internal use only and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T001** | 2n | **Record Type**<br><br>*Identifies the underlying payment type being imported.*<br><br>*Valid values are:*<br><br>• *'01' = standard domestic payment*<br>• *'02' = urgent domestic payment*<br>• *'03' = Inter Account Transfer*<br>• *'04' = international payment*<br>• *'06' = bulk list debit*<br>• *'07' = bulk list credit*<br>• *'08' = Ad Hoc bulk payment debit*<br>• *'09' = Ad Hoc bulk payment credit* | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M |
| **T002** | 1a | Template Indicator<br><br>*Identifies the import of a new template or bulk list.*<br><br>*The only valid value is 'T' indicating that this is a new template or bulk list.* | - | - | - | - | M | M | M | M | - | - | - | - | M | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T003** | 20x | Template Reference<br><br>*Identifies the template being used in the import of a new template or a payment from an existing template. Also identifies the bulk list being used in the import of a new bulk list or a payment / transfer from an existing bulk list.*<br><br>*This is a free format field. However, the field size is limited to '18x' for the bulk list record type.* | - | - | - | - | M | M | M | M | M | M | M | M | M | - | M | - | - | - |
| **T004** | 1a | Confidential Indicator<br><br>*Identifies whether a new bulk list is to be marked as confidential or not.*<br><br>*Valid values are:*<br><br>• *'Y' = confidential*<br><br>• *'N' = not confidential*<br><br>*If this field is not populated for Ad Hoc Std bulk payment the default value will be 'N'* | - | - | - | - | - | - | - | - | - | - | - | - | M | - | - | - | O | - |
| **T005** | 25x | Beneficiary Identifier<br><br>*Identifies, in addition to the beneficiary name, each beneficiary on a bulk list or bulk payment.*<br><br>*This is a free format field.*<br><br>*This field should only be populated for standard domestic bulk payments and standard domestic bulk lists.* | - | - | - | - | - | - | - | - | - | - | - | - | - | C | - | C | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T006** | 18x | Customer Payment Reference<br><br>*Identifies the payment as it will be known to the remitter.*<br><br>*This is a free format field. However, the field size is limited to '16x' on the IAT, Urgent domestic and international record types.*<br><br>*If left blank field T006 defaults to:*<br><br>• *The Beneficiary Name & Address Line number 1 (field T030) for standard domestic, urgent domestic, and international record types.*<br><br>• *The credit account name as held in Bankline for the Beneficiary Account Number (field T028 when read in conjunction with the Account With Bank Identifier in field T022) for the IAT record type.*<br><br>• *The first 16 characters of the import file name for the Ad Hoc Std Bulk Payment type* | O | O | O | O | O | O | O | O | O | O | O | O | - | - | - | - | O | - |
| **T007** | 2a | Destination Country<br><br>*Identifies the payment destination country for those payment types where the destination country can be other than that where the debit account is held.*<br><br>*Valid value is a recognised ISO country code.* | - | - | - | M | - | - | - | M | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T008** | 1a | Priority<br><br>*Identifies, for the international record type, the payment priority for those record types where the priority may be varied.*<br><br>*Valid values for the international record type are:*<br><br>• *'U' = urgent*<br><br>• *'N' = normal*<br><br>*Identifies, for the bulk list record type, whether it is a standard domestic bulk list or an Inter Account Transfer bulk list. For payments / IATs from a bulk list, this field should not be populated. The payment type will be known from the 'bulk list reference' supplied in field T003.*<br><br>*Valid values are:*<br><br>• *'U' = Inter Account Transfer*<br><br>• *'N' = standard domestic*<br><br>*If left blank field T008 defaults to 'N'.* | - | - | - | M | - | - | - | M | - | - | - | - | C | - | - | - | - | - |
| **T009** | 1a | *Routing Method*<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T010** | 34x | Debit Account Identifier<br><br>*Identifies the debit account for the payment.*<br><br>*For valid values please refer to section 2.4 of this document.* | M | M | M | M | M | M | M | M | M | M | M | M | M | - | M | - | M | - |
| **T011** | 34x | Debit Charges Account Identifier<br><br>*Identifies the account from which any debit charges are to be deducted.*<br><br>*For valid values please refer to section 2.4 of this document.*<br><br>*If left blank field T011 defaults to the debit account (field T010).* | - | - | - | O | - | - | - | O | - | - | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T012** | 3a | Charges Code Type<br><br>*Identifies who will pay what, if any, charges associated with the payment.*<br><br>*Valid values are:*<br><br>• *'OUR' = remitter to pay all charges.*<br><br>• *'BEN' = beneficiary to pay all charges.*<br><br>• *'SHA' = remitter to pay debit charges and beneficiary to pay credit charges.*<br><br>*If left blank field T012 defaults to 'SHA'.*<br><br>*If the Destination Country (T007) is set to a SEPA country and the Payment Currency (T013) is set to 'EUR' or the domestic currency of the destination country, then field. T012 should be set to 'SHA' to ensure the payment is SEPA compliant. Failure to do so may result in the payment costing more and taking longer to reach the beneficiary.* | - | - | - | C | - | - | - | C | - | - | - | C | - | - | - | - | - | - |
| **T013** | 3a | Payment Currency<br><br>*Identifies the currency in which the Payment Amount (field T014) is expressed.*<br><br>*Valid value is a recognised ISO currency code.* | - | - | M | M | M | M | M | M | M | M | M | M | - | - | - | M | - | M |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T014** | 15n | Payment Amount<br><br>*Identifies the amount of the payment as expressed in the Payment Currency (field T013).*<br><br>*Valid value is an amount in the format 12n.2n where the number of decimal places may be constrained by the local rules for the Payment Currency (field T013).* | M | M | M | M | - | - | - | - | M | M | M | M | - | - | - | M | - | M |
| **T015** | Date | Execution Date<br><br>*Identifies the date on which the payment is to be initiated.*<br><br>*Valid value is a date in the format ddmmyyyy.*<br><br>*For the bulk list record type this should only be populated for bulk Inter Account Transfers.*<br><br>*For the Urgent, IAT and International payment types, the date must be in either T015 or T016, but not both* | - | C | C | C | - | - | - | - | - | C | C | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T016** | Date | Date Payment to Arrive (Credit Date)<br><br>*Identifies the date on which the funds are to be received by the beneficiary bank. Although not guaranteed this will normally be the same date on which the funds will be made available to the beneficiary.*<br><br>*Valid value is a date in the format ddmmyyyy.*<br><br>*For the bulk list record type this should only be populated for standard domestic bulk payments.*<br><br>*For the Urgent, IAT and International payment types, the date must be in either T015 or T016, but not both* | M | C | C | C | - | - | - | - | M | C | C | C | - | - | C | - | M | - |
| **T017** | 16x | Ordering Institution Identifier<br><br>*Identifies the ordering institution.*<br><br>*This field should only be populated by financial institutions, and in such cases it must be populated with:*<br><br>• *A valid BIC wherever possible (otherwise delivery times and payment charges can be impacted), or*<br><br>• *A valid sort code, or*<br><br>• *For non-UK financial institutions a National Clearing Code, with the two character country code as prefix, may also be used.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T018** | 35x | Ordering Institution Name & Address Line number 1<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T019** | 35x | Ordering Institution Name & Address Line number 2<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T020** | 35x | Ordering Institution Name & Address Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T021** | 35x | Ordering Institution Name & Address Line number 4<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T022** | 16x | Account With Bank Identifier<br><br>*Identifies the account holding institution at which the beneficiary account in field T028 is held.*<br><br>*For valid values and conditions applying to this field please refer section 2.5 of this document.*<br><br>*If field T043 is entered (Intermediary Institution), then this field becomes mandatory.* | M | M | C | C | M | M | C | C | - | - | - | - | - | M | - | M | - | M |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T023** | 34x | Account With Bank Account Number<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T024** | 35x | Account With Bank Name & Address Line number 1 | - | - | - | C | - | - | - | C | - | - | - | - | - | - | - | - | - | - |
| **T025** | 35x | Account With Bank Name & Address Line number 2 | - | - | - | C | - | - | - | C | - | - | - | - | - | - | - | - | - | - |
| **T026** | 35x | Account With Bank Name & Address Line number 3 | - | - | - | O | - | - | - | O | - | - | - | - | - | - | - | - | - | - |
| **T027** | 35x | Account With Bank Name & Address Line number 4 | - | - | - | O | - | - | - | O | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T028** | 34x | Beneficiary Account Number<br><br>*Identifies the beneficiary account number as held (where appropriate) at the Account With Bank institution (i.e. the account holding institution) in field T022.*<br><br>*For valid values please refer to section 2.5 of this document.*<br><br>*For the international record type:*<br><br>• *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' field T028 should be left blank.*<br><br>• *Otherwise field T028 must be populated.* | M | M | M | C | M | M | M | C | - | - | - | - | - | M | - | M | - | M |
| **T029** | 16x | Beneficiary Institution Identifier<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T030** | 35x | Beneficiary Name & Address Line number 1<br><br>*Identifies the beneficiary name.*<br><br>*This is a free format field.*<br><br>*For the bulk list record type field T030 is mandatory for standard domestic bulk lists and payments but must not be popluated for Inter Account Transfer bulk lists and bulk Inter Account Transfers.* | M | M | - | M | M | M | - | M | - | - | - | - | - | C | - | C | - | M |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T031** | 35x | Beneficiary Name & Address Line number 2<br><br>*Identifies the first line of the beneficiary address.*<br><br>*This is a free format field.*<br><br>*For the international record type:*<br><br>• *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T031 must be populated.*<br><br>• *Some countries require an address for the beneficiary.* | - | O | - | C | - | O | - | C | - | - | - | - | - | - | - | - | - | - |
| **T032** | 35x | Beneficiary Name & Address Line number 3<br><br>*Identifies the second line of the beneficiary address.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Beneficiary Name & Address Line number 2 (field T031) has not also been populated.*<br><br>*For the international record type:*<br><br>• *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T032 must be populated.* | - | O | - | C | - | O | - | C | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T033** | 35x | Beneficiary Name & Address Line number 4<br><br>*Identifies the third line of the beneficiary address.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Beneficiary Name & Address Line number 3 (field T032) has not also been populated.* | - | O | - | O | - | O | - | O | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T034** | 18x | Beneficiary Reference<br><br>*Identifies the payment as it will be known to the beneficiary.*<br><br>*This is a free format field.*<br><br>*For the bulk list record type, field T034 is optional in all cases except for the debit side of a bulk Inter Account Transfer (in which case, the field must not be populated).*<br><br>*If left blank field T034 defaults to the debit account name as held in Bankline for the Debit Account Identifier (field T010).*<br><br>*It is recommended that when making a payment from an exiting template or bulk list, that the beneficiary reference is reviewed to ensure it is specific to the payment and if required, it can be updated at this stage.*<br><br>*Exceptions to this are as follows:*<br><br>• *Credit side of IAT bulk list will default to debit side value of IAT bulk list*<br><br>• *Credit side of bulk IAT will default to value present for credit side of IAT bulk list.* | O | - | - | - | O | - | - | - | O | - | - | - | O | O | C | O | O | O |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T035** | 13x | FX Deal Reference<br><br>*Identifies the reference of any FX deal associated with the payment.*<br><br>*This is a free format field.*<br><br>*If an FX Deal Reference is supplied then a corresponding FX Deal Exchange Rate (field T036) must also be supplied.* | - | - | C | C | - | - | - | - | - | - | C | C | - | - | - | - | - | - |
| **T036** | 15n | FX Deal Exchange Rate<br><br>*Identifies the exchange rate of any FX deal associated with the payment. Valid value is an amount in the format 8n.7n i.e. there may be up to 8 digits before the decimal point and up to 7 digits after the decimal point.*<br><br>*If an FX Deal Exchange Rate is supplied then a corresponding FX Deal Reference (field T035) must also be supplied.* | - | - | C | C | - | - | - | - | - | - | C | C | - | - | - | - | - | - |
| **T037** | 35x | Information for the Beneficiary Line number 1<br><br>*Payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field. However, the field size is limited to '16x' for the IAT record type.*<br><br>*If left blank for the IAT record type field T037 defaults to the debit account name as held in Bankline for the Debit Account Identifier (field T010).* | - | O | O | O | - | O | O | O | - | O | O | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T038** | 35x | Information for the Beneficiary Line number 2<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 1 (field T037) has not also been populated.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T039** | 35x | Information for the Beneficiary Line number 3<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 2 (field T038) has not also been populated.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T040** | 35x | Information for the Beneficiary Line number 4<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 3 (field T039) has not also been populated.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T041** | 1a | RTGS Required<br><br>*Identifies whether the payment should be settled via an RTGS settlement mechanism.*<br><br>*Valid values are:*<br><br>• *'Y' = RTGS required*<br><br>• *'N' = RTGS not required*<br><br>*For this field to be effective there must be a corresponding RTGS agreement in place in Bankline.* | - | - | - | O | - | - | - | O | - | - | - | O | - | - | - | - | - | - |
| **T042** | 3a | Credit Currency<br><br>*Identifies the currency in which the Payment Amount (field T014) is to be remitted. This need not be the same as the Payment Currency (field T013) in which the Payment Amount is expressed, but it is normally the local currency of the Destination Country (field T007).*<br><br>*Valid value is a recognised ISO currency code.* | - | - | - | M | - | - | - | M | - | - | - | M | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T043** | 16x | Intermediary Bank Identifier<br><br>*Identifies the intermediary institution through which the payment should be routed.*<br><br>*Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges.*<br><br>*Valid value is a recognised BIC, and for the urgent domestic record type that must be a UK BIC.*<br><br>*If left blank the payment will be routed via the most effective options available to Ulster Bank.* | - | O | - | O | - | O | - | O | - | - | - | - | - | - | - | - | - | - |
| **T044** | 35x | Intermediary Bank Name & Address Line number 1<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T045** | 35x | Intermediary Bank Name & Address Line number 2<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T046** | 35x | Intermediary Bank Name & Address Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T047** | 35x | Intermediary Bank Name & Address Line number 4<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T048** | 8a | Additional Codewords number 1<br><br>*Codewords that identify any special instructions for the beneficiary bank.*<br><br>*For valid values please refer to section 2.6 of this document. The field size is limited to '4a' for urgent domestic and international record types.*<br><br>*This field should not be populated unless the customer is registered to use codewords. Customers wishing to use codewords should contact their Relationship Manager in the first instance for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T049** | 29x | Additional Codewords Text number 1<br><br>*Identifies any additional text to accompany additional codewords.*<br><br>*This is a free format field.*<br><br>*This field should not be populated unless a corresponding codeword has been provided in field T048.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T050** | 8a | Additional Codewords number 2<br><br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T051** | 29x | Additional Codewords Text number 2<br><br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T052** | 8a | Additional Codewords number 3<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T053** | 29x | Additional Codewords Text number 3<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T054** | 8a | Additional Codewords number 4<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T055** | 29x | Additional Codewords Text number 4<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T056** | 8a | Additional Codewords number 5<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T057** | 29x | Additional Codewords Text number 5<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T058** | 8a | Additional Codewords number 6<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T059** | 29x | Additional Codewords Text number 6<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T060** | 8a | Additional Codewords number 7<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T061** | 29x | Additional Codewords Text number 7<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T062** | 8a | Additional Codewords number 8<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T063** | 29x | Additional Codewords Text number 8<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T064** | 8a | Additional Codewords number 9<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T065** | 29x | Additional Codewords Text number 9<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T066** | 8a | Additional Codewords number 10<br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T067** | 29x | Additional Codewords Text number 10<br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T068** | 35x | Regulatory Reporting Line number 1<br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T069** | 35x | Regulatory Reporting Line number 2<br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T070** | 35x | Regulatory Reporting Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T071** | 1a | Remittance Advice Indicator<br><br>*Identifies whether there is a remittance advice (or one or more remittance advices in the case of a bulk list) associated with the payment.*<br><br>*Valid values are:*<br><br>• *Blank = no remittance advice*<br><br>• *'C' = remittance advice*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T071 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | C | - | C | - | O | - |
| **T072** | 35x | Remittance Advice Beneficiary Address Line number 1<br><br>*Identifies the first line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T072 must be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T072 must not be populated.* | C | - | - | - | C | - | - | - | C | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T073** | 35x | Remittance Advice Beneficiary Address Line number 2<br><br>*Identifies the second line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T073 must be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T073 must not be populated.* | C | - | - | - | C | - | - | - | C | - | - | - | - | C | - | C | - | C |
| **T074** | 35x | Remittance Advice Beneficiary Address Line number 3<br><br>*Identifies the third line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Remittance Advice Beneficiary Address Line number 2 (field T073) has not also been populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T074 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T075** | 35x | Remittance Advice Beneficiary Address Line number 4<br><br>*Identifies the fourth line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Remittance Advice Beneficiary Address Line number 3 (field T073) has not also been populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T075 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |
| **T076** | 20x | Remittance Advice Beneficiary Fax Number<br><br>*Identifies the beneficiary fax number on the remittance advice.*<br><br>*This is a free format field, but at least 10 digits must be supplied.*<br><br>*This field should not be populated if there is no remittance advice associated with this payment (as indicated by a blank in field T071).*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T076 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T077** | 50x | Remittance Advice Beneficiary Email Address<br><br>*Identifies the beneficiary email address on the remittance advice.*<br><br>*This is a free format field, but must be a valid email address.*<br><br>*This field should not be populated if there is no remittance advice associated with this payment (as indicated by a blank in field T071).*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T077 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |
| **T078** | 34x | By Order of Account<br><br>*Identifies the account number of the originating customer.*<br><br>*This field is mandatory for Financial Institution customers, and wherever possible the originating customers IBAN should be populated here.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T079** | 35x | By Order of Name<br><br>*Identifies the name of the originating customer.*<br><br>*Wherever possible the originating customers account name should be populated here.*<br><br>*This field is mandatory for Financial Institution customers and wherever possible the originating customers account name should be populated here.*<br><br>*This field is optional for non Financial Institution customers with a valid 'By Order Of' value pre-registered in Bankline, and must be populated with one of those pre-registered values.*<br><br>*For all other customers this field must not be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T079 must not be populated.* | C | C | - | C | C | C | - | C | C | C | - | C | C | - | C | - | C | - |
| **T080** | 35x | By Order of Address Line number 1<br><br>*Identifies the first line of address of the originating customer.*<br><br>*This field is mandatory for Financial Institution customers and must be populated with information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
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| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T081** | 35x | By Order of Address Line number 2<br><br>*Identifies the second line of address of the originating customer.*<br><br>*This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |
| **T082** | 35x | By Order of Address Line number 3<br><br>*Identifies the third line of address of the originating customer.*<br><br>*This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

# 4. Examples

## 4.1 Introduction

These examples demonstrate how to structure and populate an import record, for a selection of payment types.

- Standard domestic payment
- Standard domestic payment template
- Standard domestic payment from a template
- International payment
- Standard domestic bulk list
- Standard domestic bulk payment
- Inter Account Transfer (IAT) bulk list
- Bulk Inter Account Transfer (IAT)

## 4.2 Standard domestic payment

This example shows how to format an import record for a standard domestic payment.

**,,,01,,,,,,,,,98100031806542,,,,166.42,,01102006,,,,,,981000,,,,,,44298801,,MR JOHN SMITH,,,,INVOICE 1234,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | 44298801 | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | 01102006 | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | INVOICE 1234 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘01’ identifies a standard domestic payment. If field T003 (Template Reference) had also been populated then this would have become a standard domestic payment from an existing standard domestic payment template.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For a standard domestic payment field T013 (Payment Currency) need not be completed as the ISO currency code GBP will be automatically associated with the payment amount in field T014.

- T016 (Date Payment to Arrive / Credit Date) – The value ‘01102006’ equates to the 1st of October 2006.

- T022 (Account With Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00. As detailed above in field T001 this import record is in respect of a standard domestic payment, therefore the Account With Bank Identifier must be a valid sort code for the receipt of standard domestic payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number.

## 4.3 Standard domestic payment template

This example shows how to format an import record for a new Bankline standard domestic payment template.

**,,,01,T,STANDARD TEMP 01,,,,,,,98100031806542,,,GBP,,,,,,,,,981000,,,,,,59984654,,MR JOHN SMITH,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | GBP | T028 | 59984654 | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | T | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | STANDARD TEMP 01 | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value ‘01’ in field T001 identifies the standard domestic payment type, and the value ‘T’ in field T002 identifies that this is a new standard domestic payment template.

- T003 (Template Reference) – The value ‘STANDARD TEMP 01’ is how the template will be known in Bankline.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – This will always be ‘GBP’ for a standard domestic payment template.

- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00. As detailed above in field T001 this import record is in respect of the standard domestic payment type, therefore the Account With Bank Identifier must be a valid sort code for the receipt of standard domestic payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

## 4.4 Standard domestic payment from a template

This example shows how to format an import record for a standard domestic payment from an existing Bankline standard domestic payment template.

**,,,01,,STANDARD TEMP 01,,,,,,,98100031806542,,,GBP,166.42,,01102006,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | GBP | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | 01102006 | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | STANDARD TEMP 01 | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T003 (Template Reference) – The value ‘01’ in field T001 identifies the standard domestic payment type, and the value ‘STANDARD TEMP 01’ in field T003 identifies that it is a standard domestic payment from an existing standard domestic payment template (of that name).

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – This will always be ‘GBP’ for a standard domestic payment from a template.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount and the decimal point is necessary only where the payment amount requires it. The payment amount is in the currency quoted in field T013.

- T016 (Date Payment to Arrive / Credit Date) - The value ‘01102006’ equates to the 1st of October 2006.

## 4.5 International payment

This example shows how to format an import record for an international payment.

**,,,04,,,,,,US,N,,98100031806542,,,USD,1266.42,01102006,,,,,,,IRVTUS3NIRD,,,,,,44298801,,MR JOHN SMITH,,,,,L090630123456,1.87,,,,,,USD,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | USD | T028 | 44298801 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1266.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | 01102006 | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 04 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | L090630123456 | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | 1.87 | T051 | | T066 | | T081 | |
| T007 | US | T022 | IRVTUS3NIRD | T037 | | T052 | | T067 | | T082 | |
| T008 | N | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | USD | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘04’ identifies an international payment. If field T003 (Template Reference) had also been populated then this would have become an international payment from an existing international payment template.
- T007 (Destination Country) – The value ‘US’ is the ISO country code for the United States of America.
- T008 (Priority) – The value ‘N’ identifies this as a normal or standard priority payment
- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.
- T013 (Payment Currency) – The value USD is the ISO currency code for US Dollars.
- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. The payment amount is in the currency quoted in field T013.
- T015 (Execution Date) – The value ‘01102006’ equates to the 1st of October 2006.
- T022 (Account with Bank Identifier) – The value ‘IRVTUS33NIRD’ is the BIC for the Bank of New York in New York City.
- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.
- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For an international payment up to 3 additional lines of beneficiary address information may be quoted in fields T031, T032 and T033.
- T035 (FX Deal Reference) and T036 (FX Deal Exchange Rate) – The value ‘L090630123456’ in field T035 is the FX Deal Reference and the value ‘1.87’ in field T036 is the FX rate associated with that deal reference.
- T042 (Credit Currency) – The value ‘USD’ is the ISO currency code for US Dollars.

## 4.6 Standard domestic bulk list

This example shows how to format an import record for a new Bankline standard domestic bulk list with a single beneficiary, starting with the debit side –

**,,,06,T,SALARY MTH END 01,N,,,,,,98100031806542,,,,,,,,,,,,,,,,,,,,,,,,PAYROLL,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 06 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | T | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | SALARY MTH END 01 | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | N | T019 | | T034 | PAYROLL | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value ‘06’ in field T001 identifies the payment type as, ‘bulk list debit’, and the value ‘T’ in field T002 indicates that the import is for a ‘bulk list’ (not a payment from a bulk list).

- T003 (Template Reference) – The value ‘SALARY MTH END 01’ is how the bulk list will be known in Bankline.

- T008 (Priority) – This field is used to differentiate standard domestic bulk lists from IAT bulk lists. In this case, the field has been left blank. When left blank, this value will always be defaulted to a value of ‘N’ for standard domestic.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk list credit) then that will override any reference supplied here for that individual beneficiary.

The second part is the credit side, in this example for a single beneficiary.

When importing a standard domestic bulk list debit one or more consecutive standard domestic bulk list credits must be imported at the same time. This is because each standard domestic bulk list must have at least one beneficiary.

**,,,07,,,,1887,,,,,,,,,,,,,,,,,981000,,,,,,31803654,,MR JOHN SMITH,,,,PAYROLL 01,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | 31803654 | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 07 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | PAYROLL 01 | T049 | | T064 | | T079 | |
| T005 | 1887 | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘07’ identifies the payment type as a, ‘bulk list credit’, and as it is being imported straight after a bulk list debit it can be deduced that this is a bulk list credit.
- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.
- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00.
- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.
- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.
- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

## 4.7 Standard domestic bulk payment

This example shows how to format an import record for a standard domestic bulk list payment with a single beneficiary.  The first part is the debit payment –

**,,,06,,SALARY MTH END 01,,,,,,,98100031806542,,,,,,01102006,,,,,,,,,,,,,,,,,,PAYROLL,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 06 | T016 | 01102006 | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | SALARY MTH END 01 | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | PAYROLL | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value ‘06’ in field T001 identifies the payment type as, ‘bulk list debit’, and a value has not been populated in field T002. This means that the import is for a payment from a bulk list.

- T003 (Template Reference) – The value ‘SALARY MTH END 01’ identifies the bulk list from which the standard domestic bulk payment will be made from.

- T008 (Priority) – This field is used to differentiate standard domestic bulk payments from bulk Inter Account Transfers. In this case, the field has been left blank. When left blank, this value will always be defaulted to a value of ‘N’ for ‘standard domestic’.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T016 (Date Payment to Arrive / Credit Date) - The value ‘01102006’ equates to the 1st of October 2006.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk payment credit) then that will override any reference supplied here.

The second part is the credit payment, in this example for a single beneficiary.

When importing a standard domestic bulk list debit payment, one or more consecutive standard domestic bulk list credit payments must be imported at the same time. This is because each standard domestic bulk list payment must have at least one beneficiary.

**,,,07,,,,1887,,,,,,,GBP,1566.23,,,,,,,981000,,,,,31803654,,MR JOHN SMITH,,,PAYROLL 01,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | GBP | T028 | 31803654 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1566.23 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 07 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | PAYROLL 01 | T049 | | T064 | | T079 | |
| T005 | 1887 | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘07’ identifies the payment type as ‘bulk list credit’, and as it is being imported straight after a bulk list debit payment it can be deduced that this is a bulk list credit payment.
- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.
- T013 (Payment Currency) – This will always be ‘GBP’ for a standard domestic bulk payment.
- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency quoted in field T013.
- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00.
- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.
- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.
- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list payment debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

## 4.8 Inter Account Transfer (IAT) bulk list

This example shows how to format an import record for a new Bankline Inter Account Transfer bulk list with a single credit account, starting with the debit side –

**,,,06,T,LUMP SUM DISTRIB 1,N,,,,U,,98100031806542,,,,,,,,,,,,,,,,,,,,,,,,NARRATIVE 1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 06 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | T | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | LUMP SUM DISTRIB 1 | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | N | T019 | | T034 | NARRATIVE 1 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | | T052 | | T067 | | T082 | |
| T008 | U | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value ‘06’ in field T001 identifies the payment type as, ‘bulk list debit’, and the value ‘T’ in field T002 indicates that the import is for a ‘bulk list’ (not a payment from a bulk list).

- T003 (Template Reference) – The value ‘LUMP SUM DISTRIB 1’ is how the Inter Account Transfer bulk list will be known in Bankline.

- T004 (Confidential Indicator) – The value ‘N’ identifies this bulk list as ‘not confidential’.

- T008 (Priority) – The value ‘U’ is used as a marker to identify the bulk list as an IAT bulk list. If this field were left blank, the default value would be ‘N’, and the bulk list could only be used for standard domestic bulk payments.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T034 (Beneficiary Reference) – The value ‘Narrative 1’ is the narrative that will be marked against each credit account included within the bulk Inter Account Transfer. Note that if an individual credit account is marked with a different narrative (as specified on the IAT bulk list credit), then that will override any narrative supplied here for that individual credit account. If this value is left blank, the narrative will be defaulted to the ‘debit account name’.

The second part is the credit side, in this example for a single credit account.

When importing an IAT bulk list debit, one or more consecutive IAT bulk list credits must be imported at the same time.  This is because each IAT bulk list must have at least one credit account.

**,,,07,,,,,,,,,,,,,,,,,,,,,981000,,,,,,31803654,,,,,,NARRATIVE 2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | 31803654 | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 07 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | NARRATIVE 2 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘07’ identifies the payment type as a, ‘bulk list credit’, and as it is being imported straight after a bulk list debit it can be deduced that this is a bulk list credit.
- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00.
- T028 (Beneficiary Account Number) – This is the Credit Account Number held at the Account With Bank Identifier quoted in field T022.
- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual ‘narrative’ that will be marked against the credit account (if that provided on the IAT bulk list debit is not to be used). In this case, a value of ‘Narrative 2’ will be used instead of ‘Narrative 1’ (previously specified on the IAT bulk list debit).

## 4.9 Bulk Inter Account Transfer (IAT)

This example shows how to format an import record for a bulk Inter Account Transfer with a single credit account. Starting with the debit side:

**,,,06,,LUMP SUM DISTRIB 1,,,,,U,,98100031806542,,,,,01102008,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **H001** | | **T013** | | **T028** | | **T043** | | **T058** | | **T073** | |
| **H002** | | **T014** | | **T029** | | **T044** | | **T059** | | **T074** | |
| **H003** | | **T015** | 01102008 | **T030** | | **T045** | | **T060** | | **T075** | |
| **T001** | 06 | **T016** | | **T031** | | **T046** | | **T061** | | **T076** | |
| **T002** | | **T017** | | **T032** | | **T047** | | **T062** | | **T077** | |
| **T003** | LUMP SUM DISTRIB 1 | **T018** | | **T033** | | **T048** | | **T063** | | **T078** | |
| **T004** | | **T019** | | **T034** | | **T049** | | **T064** | | **T079** | |
| **T005** | | **T020** | | **T035** | | **T050** | | **T065** | | **T080** | |
| **T006** | | **T021** | | **T036** | | **T051** | | **T066** | | **T081** | |
| **T007** | | **T022** | | **T037** | | **T052** | | **T067** | | **T082** | |
| **T008** | | **T023** | | **T038** | | **T053** | | **T068** | | | |
| **T009** | | **T024** | | **T039** | | **T054** | | **T069** | | | |
| **T010** | 98100031806542 | **T025** | | **T040** | | **T055** | | **T070** | | | |
| **T011** | | **T026** | | **T041** | | **T056** | | **T071** | | | |
| **T012** | | **T027** | | **T042** | | **T057** | | **T072** | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value ‘06’ in field T001 identifies the payment type as, ‘bulk list debit’, and a value has not been populated in field T002. This means that the import is for a payment from a bulk list.

- T003 (Template Reference) – The value ‘LUMP SUM DISTRIB 1’ identifies the bulk list from which the bulk Inter Account Transfer will be made from.

- T008 (Priority) – This field does not need to be populated for the import of a bulk IAT. The type of bulk payment is known from the ‘bulk list reference’ populated in field T003 (Template Reference)

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T015 (Execution Date) - The value ‘01102006’ equates to the 1st of October 2008.

- T034 (Beneficiary Reference) – This field should not be populated on the debit side of a bulk Inter Account Transfer.

For the credit side of a bulk Inter Account Transfer, this example below is provided for a single credit account.

When importing a bulk Inter Account Transfer debit, one or more consecutive bulk Inter Account Transfer credits must be imported at the same time.  This is because each bulk Inter Account Transfer must have at least one beneficiary.

**,,,07,,,,,,,,,,,,GBP,1566.23,,,,,,,,981000,,,,,,31803654,,,,,,NARRATIVE 3,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | GBP | T028 | 31803654 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1566.23 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 07 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | NARRATIVE 3 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘07’ identifies the payment type as, ‘bulk list credit’, and as it is being imported straight after a bulk Inter Account Transfer debit, it can be deduced that this is a bulk Inter Account Transfer credit.

- T013 (Payment Currency) – This will always be ‘GBP’ for a bulk Inter Account Transfer.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency quoted in field T013.

- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account with Bank Identifier quoted in field T022.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual ‘narrative’ that will be marked against the credit account on the bulk Inter Account Transfer (if that provided on the IAT bulk list debit or credit is not to be used). In this case, a value of ‘Narrative 3’ will be used instead of ‘Narrative 2’ (previously specified on the IAT bulk list credit).

## 4.10 Ad Hoc domestic bulk payment

This example shows how to format an import record for a standard domestic Ad Hoc bulk payment with a single beneficiary.  The first part is the debit payment –

**,,,08,,,,,PAYROLLSEP,,,,98100031806542,,,,,,01102006,,,,,,,,,,,,,,,,,,PAYROLL2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 08 | T016 | 01102006 | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | PAYROLL2 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | PAYROLLSEP | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98100031806542 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘08’ in field T001 identifies the payment type as, ‘Ad Hoc bulk payment debit’. This means that the import is for a bulk payment without a corresponding bulk list already set up on Bankline.

- T004 (Confidential indicator) – This field is used to identify whether the bulk payment is to be marked as confidential. In this case, the field has been left blank. When left blank, this value will always be defaulted to a value of ‘N’ which means the bulk payment will not be confidential.

- T006 [Customer payment reference] – Identifies the payment as it will be known to the remitter. If left blank defaults to the first 18 characters of the import file name.

- T010 (Debit Account Identifier) – The value ‘98100031806542’ is a UK Sterling account with sort code 98-10-00 and account number 31806542. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T016 (Date Payment to Arrive / Credit Date) - The value ‘01102006’ equates to the 1st of October 2006.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. It is optional, but in this example has been populated. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk payment credit) then that will override any reference supplied here.

The second part is the credit payment, in this example for a single beneficiary.

When importing an Ad Hoc standard domestic bulk debit payment, one or more consecutive Ad Hoc standard domestic bulk credit payments must be imported at the same time.  This is because each Ad Hoc standard domestic bulk payment must have at least one beneficiary.

**,,,09,,,,,,,,,,,,GBP,1566.23,,,,,,,,981000,,,,,,31803654,,MR JOHN SMITH,,,,PAYROLL 02,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,**

This can be broken down to illustrate how each field tag on the import record has been populated.

| Field | Value | Field | Value | Field | Value | Field | Value | Field | Value | Field | Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| H001 | | T013 | GBP | T028 | 31803654 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1566.23 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 09 | T016 | | T031 | | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | PAYROLL 02 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 981000 | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value ‘09’ identifies the payment type as ‘Ad Hoc bulk payment credit’, and as it is being imported straight after an Ad Hoc bulk debit payment it can be deduced that this is a bulk credit payment.
- T013 (Payment Currency) – This will always be ‘GBP’ for a standard domestic bulk payment.
- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency quoted in field T013.
- T022 (Account with Bank Identifier) – The value ‘981000’ is the UK Sterling sort code 98-10-00.
- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.
- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.
- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. If left blank, field T034 defaults to the debit account name as held in Bankline for the Debit Account identifier (field T010).

# 5. Glossary of terms

We've used these terms and abbreviations throughout this document

| Term / Abbreviation | Definition |
|---|---|
| Ad Hoc Bulk Payment | This is a bulk payment made without a bulk list already set up on Bankline. |
| BIC | Bank Identification Code<br><br>This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches. |
| Bulk IAT | Bulk Inter Account Transfer<br><br>A single debit, multiple credit Inter Account Transfer made from a bulk list. |
| Domestic | Domestic payments are those that are made to a beneficiary who is domiciled within the UK (or the Isle of Man, Jersey, Guernsey or Gibraltar). |
| Faster Payment | A near real time Sterling transfer between banks.<br><br>A faster payment may be classed as an immediate payment, a future dated payment or standing order. |
| IAT | Inter Account Transfer<br><br>A payment made by a customer from one of their own accounts to another of their accounts held with the same bank. |
| IAT bulk list | Inter Account Transfer bulk list<br><br>A bulk list that is used to make single debit, multiple credit Inter Account Transfers. |
| NCC | National Clearing Code<br><br>The standard identification code for a country, used to uniquely identify a bank, branch or other financial institution (e.g. a Sort Code in the UK or a Fedwire Number in the United States of America). |
| Sort Code | The UK's national clearing code used to uniquely label a bank, branch or other financial institution. The sort code is registered in the BACS industry database to show whether it is valid for use on standard domestic or urgent domestic (CHAPS) payments. |
| SWIFT | Society for Worldwide Interbank Financial Telecommunication<br><br>SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline. |
| SEPA | Single euro payment area. This comprises the member countries of the EU, plus Iceland, Liechtenstein, Monaco, Norway, and Switzerland. |